

Fill in this information to identify the case:

Debtor 1 John Clair Mellott

Debtor 2 Rebecca Arnell-Mellott

(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Michigan

Case Number 15-31823

(State)

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1

Name of Creditor:	Carrington Mortgage Services, LLC	Court claim no. (if known)	10
Last 4 digits of any number you use to identify the debtor's account:	9736	Date of payment change: Must be at least 21 days after date of this notice	7/1/2016
		New total payment: Principal, interest, and escrow if any	\$469.10

Part 1: Escrow Account Payment Adjustment

1 Will there be a change in the debtor's escrow account payment?

[ ] No

[X] Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$144.14

New escrow payment: \$144.52

Part 2: Mortgage Payment Adjustment

2 Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

[X] No

[ ] Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached explain why: \_\_\_\_\_

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3 Will there be a change in the debtor's mortgage payment for a reason not listed above?

[X] No

[ ] Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.

(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment:

\$ \_\_\_\_\_

New mortgage payment:

\$ \_\_\_\_\_

**Part 4:** **Sign Here**

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The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Marla A. Skeltis (P62141)

Date June 7, 2016

Signature

Print the name of the person who is completing and signing this claim:

Name: Marla A. Skeltis

Title: Attorney

Company: Randall S. Miller & Associates, P.C.

Address: 43252 Woodward Avenue, Suite 180  
Bloomfield Hills, MI 48302

Contact Phone: 248-335-9200

Email: mskeltis@rsmalaw.com



CARRINGTON MORTGAGE SERVICES, LLC  
P O BOX 3549  
Anaheim CA 92803

(800) 561-4567 FAX: (949) 517-5220

/P1 / 680

JOHN MELLOTT  
2706 BROWN ST  
FLINT

MI 48503

YOUR LOAN NUMBER : 6000019736  
DATE: 04/29/16

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLES ESCROW ACCOUNT HISTORY \*\*\*

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING SEPTEMBER, 2015 AND ENDING AUGUST, 2016. IF YOUR LOAN WAS PAID-OFF, ASSUMED, OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF SEPTEMBER, 2015 IS ---

PRIN & INTEREST	324.58
ESCROW PAYMENT	144.14
TOTAL	468.72

MONTH	-- PAYMENTS TO ESCROW --			-- PAYMENTS FROM ESCROW --			-- ESCROW BALANCE --				
	PRIOR	PROJECTED	ACTUAL	PRIOR	PROJECTED	DESCRIPTION	ACTUAL	DESCRIPTION	PRIOR	PROJECTED	ACTUAL
SEP	144.14	*			*				253.25		3825.53-
OCT	144.14	*		17.55	*	FHA INSURA	17.55	FHA INSURA	379.84		3843.08-
NOV	144.14	*		17.55	*	FHA INSURA	17.23	FHA INSURA	506.43		3860.31-
DEC	144.14	*		17.55	*	FHA INSURA	17.23	FHA INSURA	633.02		3877.54-
				34.52		CITY TAX	42.94	CITY TAX	725.09		3937.71-
JAN	144.14	*		17.55	*	FHA INSURA	17.23	FHA INSURA	851.68		3954.94-
FEB	144.14	*		17.55	*	FHA INSURA	17.23	FHA INSURA	978.27		3972.17-
MAR	144.14	*		17.55	*	FHA INSURA	17.23	FHA INSURA	1104.86		3989.40-
APR	144.14		E	17.55	*	FHA INSURA	17.23	FHA INSURA	1231.45		4006.63- ALP
MAY	144.14		E	17.55		FHA INSURA			1358.04		4006.63-
JUN	144.14		E	17.55		FHA INSURA			1484.63		4006.63-
JUL	144.14		E	17.55		FHA INSURA			1055.90		4006.63-
			O	555.32		CITY TAX					
AUG	144.14		E	929.31		HAZARD INS			253.18	TLP	4006.63-
			O	17.55		FHA INSURA					
TOT	1729.68		0.00	1712.20			181.10				

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHES ITS LOWEST POINT, THAT BALANCE IS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT ESCROW BALANCE (TLP) WAS \$254.58. YOUR ACTUAL LOW POINT ESCROW BALANCE (ALP) WAS \$4,006.63-.

BY COMPARING THE PROJECTED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (\*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. THE LETTER "E" BESIDE AN AMOUNT INDICATES THAT THE PROJECTED ACTIVITY HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS \*\*\*

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE OR DEFICIENCY THAT YOU MUST PAY. IT ALSO SHOWS YOU THE PROJECTED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING JULY, 2016 AND ENDING JUNE, 2017.

----- PROJECTED PAYMENTS FROM ESCROW - JULY, 2016 THROUGH JUNE, 2017 -----		
HAZARD INSURANC	929.31	
FHA INSURANCE	206.76	
CITY TAX	42.94	
CITY TAX	555.32	
TOTAL	1,734.33	
PERIODIC PAYMENT TO ESCROW	144.52	(1/12 OF "TOTAL FROM ESCROW")

\*\*\*\* CONTINUED ON NEXT PAGE \*\*\*\*

----- PROJECTED ESCROW ACTIVITY - JULY, 2016 THROUGH JUNE, 2017 -----					
---- PROJECTED PAYMENTS --			-- ESCROW BALANCE COMPARISON --		
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	PROJECTED	REQUIRED
		ACTUAL STARTING BALANCE	= = = >		
JUL, 16	144.52	17.23	FHA INSURANCE	1,496.64	1,484.63
		555.32	CITY TAX		
AUG, 16	144.52	929.31	HAZARD INSURANCE	266.59 ALP	254.58 RLP
		17.23	FHA INSURANCE		
SEP, 16	144.52	17.23	FHA INSURANCE	393.88	381.87
OCT, 16	144.52	17.23	FHA INSURANCE	521.17	509.16
NOV, 16	144.52	17.23	FHA INSURANCE	648.46	636.45
DEC, 16	144.52	17.23	FHA INSURANCE	732.81	720.80
		42.94	CITY TAX		
JAN, 17	144.52	17.23	FHA INSURANCE	860.10	848.09
FEB, 17	144.52	17.23	FHA INSURANCE	987.39	975.38
MAR, 17	144.52	17.23	FHA INSURANCE	1,114.68	1,102.67
APR, 17	144.52	17.23	FHA INSURANCE	1,241.97	1,229.96
MAY, 17	144.52	17.23	FHA INSURANCE	1,369.26	1,357.25
JUN, 17	144.52	17.23	FHA INSURANCE	1,496.55	1,484.54

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE PROJECTED LOW POINT BALANCE (ALP) IS  
GREATER THAN THE REQUIRED LOW POINT BALANCE (RLP) ,  
THEN YOU HAVE AN ESCROW SURPLUS....

YOUR ESCROW SURPLUS IS... 12.01

AT THE TIME OF YOUR BANKRUPTCY FILING, YOUR ESCROW SHORTAGE INCLUDED IN THE POC (PROOF OF CLAIM) IS \$4,096.33.

FEDERAL LAW REQUIRES ANY SURPLUS OF \$50.00 OR MORE BE AUTOMATICALLY REFUNDED TO YOU.

----- CALCULATIONS OF YOUR NEW PAYMENT AMOUNT -----

PRIN & INTEREST	324.58 *
ESCROW PAYMENT	144.52
BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 07/01/16	==> 469.10

\* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST PORTION OF  
YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH YOUR LOAN DOCUMENTS.

NOTE : YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY  
HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN  
WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM  
ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL PROJECTED ESCROW  
DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS \$254.58.  
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. YOUR MORTGAGE  
CONTRACT AND STATE LAW ARE SILENT ON THIS ISSUE. WHEN YOUR ESCROW BALANCE  
REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED  
TO BE YOUR CUSHION AMOUNT.  
YOUR ESCROW CUSHION FOR THIS CYCLE IS \$254.58.

YOUR PROJECTED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES  
THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

**Escrow payments up to escrow analysis effective date:**

03/13 \$1,441.40\*

**Escrow disbursements up to escrow analysis effective date:**

05/16 \$17.23 FHA INSURANCE  
06/16 \$17.23 FHA INSURANCE

**IMPORTANT BANKRUPTCY NOTICE**

If you have been discharged from personal liability on the mortgage because of bankruptcy  
proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending  
bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely  
provides informational notice regarding the status of the loan. If you are represented by  
an attorney with respect to your mortgage, please forward this document to your attorney.

**CREDIT REPORTING**

We may report information about your account to credit bureaus. Late payments, missed payments,  
or other defaults on your account may be reflected in your credit report. As required by law,  
you are hereby notified that a negative credit report reflecting on your credit record may be  
submitted to a credit reporting agency if you fail to fulfill the terms of your credit  
obligations.

**MINI MIRANDA**

This communication is from a debt collector and it is for the purpose of collecting a debt and  
any information obtained will be used for that purpose. This notice is required by the provisions  
of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect  
money from anyone who has discharged the debt under the bankruptcy laws of the United States.

**HUD COUNSELOR INFORMATION**

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership  
counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone  
number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to  
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by  
going to [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).

**EQUAL CREDIT OPPORTUNITY ACT NOTICE**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit  
applicants on the basis of race, color, religion, national origin, sex, marital status, or age  
(provided the applicant has the capacity to enter into a binding contract); because all or part  
of the applicant's income derives from any public assistance program; or because the applicant  
has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal  
Agency that administers CMS' compliance with this law is the Federal Trade Commission, Equal  
Credit Opportunity, Washington, DC 20580.

# UNITED STATES BANKRUPTCY COURT

## Certificate of Service

I hereby certify that a copy of the foregoing Notice of Payment Change was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on this

Date: June 9, 2016

Trustee  
Carl Bekofske  
400 N. Saginaw Street  
Suite 331  
Flint, MI 48502  
**VIA ECF**

Debtor Attorney  
Douglas P. Chimenti  
Paul B. Gigliotti  
Nicholas R. Glaeser  
15400 Nineteen Mile Road, Suite 115  
Clinton Twp., MI 48038  
**VIA ECF**

Debtor  
John & Rebecca Mellott  
2706 Brown Street  
Flint, MI 48503  
**VIA U.S. Mail**

/s/ Marla A. Skeltis (P62141)  
Marla A. Skeltis  
Randall S. Miller & Associates  
Attorney for Creditor  
43252 Woodward Avenue, #180  
Bloomfield Hills, MI 48302  
248-335-9200